

FEE SCHEDULE

utfinancial.org • 732.530.8100

Effective 3/22/22 • Subject To Change

Checking Accounts

UNITED REWARDS

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
<i>You can avoid this service charge if you make 10 or more debit card transactions a month</i>	
Bill Pay.....	Free
First Box of Standard Checks ¹	Free

Best Rate on CD/IRA

Signature Guarantee	1st Free (\$25/item after)
Lost Debit Rewards Card Replacement	1st Free (\$8 after)

UNIVERSITY

Minimum Deposit to Open	\$25
Monthly Service Charge (Waived until age 25)	\$10/month
Bill Pay.....	Free
First Box of Standard Checks ^{1,4}	Pricing Varies

FRESH START

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
Bill Pay.....	\$6/month
First Box of Standard Checks ^{1,4}	Pricing Varies

UTILITY

Minimum Deposit To Open	\$25
Monthly Service Charge	\$3/month
Check Fee after 8 free checks	\$0.50/each
Bill Pay.....	Free
First Box of Standard Checks ^{1,4}	Pricing Varies

eUreka CHECKING (Closed to depositors, effective February 1, 2017)

Minimum Deposit To Open	\$25
Minimum Balance	\$5,000
Monthly Service Charge	\$15/month
<i>You can avoid this service charge if you maintain an average daily balance of \$5,000</i>	
Bill Pay.....	Free
First Box of Standard Checks ¹	Free

UNITED ACCESS (Available June 1, 2019)

Minimum Deposit To Open	\$25
Monthly Service Charge	\$10/month
<i>Waived with incoming direct deposits totaling \$500 per month or an average daily balance of \$1,500</i>	
Bill Pay.....	Free
Teller Transaction Fee.....	\$10/month
<i>Waived if you do not perform a deposit or withdrawal in branch</i>	

Credit Card & Loan Accounts

Cash Advance.....	\$10 or 2% of the amount of each cash advance (whichever is greater)
Foreign Transaction Fee.....	Up to 1% of each transaction
Balance Transfer Fee	3% of \$5 (whichever is greater)
World Rewards Annual Fee (Waived the first year)	\$75
Statement Copy	\$5
Document Copy	\$5
Rush Credit Card Delivery.....	\$25
Emergency Card Replacement.....	\$100
Returned Payment Fee	\$25
Returned Convenience Check ²	\$25
Late Payment Fee (Credit Card).....	\$25
Late Payment Fee (Consumer Loan)	after 15 Day Grace Period \$5 or 5% of your loan payment (whichever is greater)

U-WIN

1st Early Withdrawal.....	\$10
2nd Early Withdrawal	\$25
3rd Early Withdrawal	Account is closed automatically (no fee)

Additional Account Services

Paper Statement.....	\$2/statement
International Mailing Address	\$5/month
Statement Copy	\$5 each
Account Printout	\$3/printout
Overdraft Privilege.....	\$26/item
Non-Sufficient Funds	\$30/item
Return Fee.....	\$30
Temporary Check (after 4 free).....	\$0.25 each
Money Order	\$3 each
Money Order Stop Payment	\$20 each
Teller's/Cashier's Check	\$5 each
Stop Payment by Phone/In Branch	\$30 each
Stop Payment Online	\$15 each
Stop Payment on Check Series	\$25
Check Copy	\$5 each
Returned Deposit.....	\$20
Notary	Free (members only)
Inactive Account Fee ³	\$5/month
Locator Service	Cost plus 2% of balance
Bad Mailing Address.....	\$5/month
Levy Processing.....	1% of amount
<i>Unless they have MM OC JRA \$100 minimum</i>	
Account Research	\$20/hour
Signature Guarantee	\$25 per item
<i>United Rewards Account holders get 1 free</i>	

Shares (Savings, IRA)

Minimum Deposit to Open IRA Savings.....	\$100
Holiday/Vacation Club Early Withdrawal.....	\$5
Over 6 electronic transfers/debits per month.....	\$24/item
Outgoing IRA Transfer	\$30

U-Savers Money Market

Below minimum balance of \$1,000	\$15/month
Over six withdrawals/transfers per month	\$24/each
Over three check withdrawals/transfers per month	\$24/each

Wires and International Services

Incoming Wire	\$10
Outgoing Domestic Wire.....	\$25
International Check Collection	\$25
Returned International Item	\$35

Electronic Services

ATM/DEBIT

Card Replacement (United Rewards Account holders get 1 free).....	\$8
Foreign Transaction Fee.....	Up to 1% of each transaction

ATM FEES PER TRANSACTION

Out of Network ATMs	\$2.00/Transaction
United Teletouch ATMs.....	Surcharge Free

Allpoint Network

United Access	Surcharge Free
United Rewards	Surcharge Free
eUreka	\$2.00/Transaction
University	Surcharge Free
Utility.....	\$2.00/Transaction

Bill Pay Stop Payment	\$25
Bill Pay Overnight Check	\$14.95 each
Same Day Bill Pay	\$9.95 each
Incoming Account to Account Transfer.....	Free
Outgoing Account to Account Transfer.....	\$2
Stop Payment on Electronic Funds Transfer	\$20
Popmoney	Free
Electronic Loan Payment Online	\$5/transaction
Electronic Loan Payment by Phone.....	\$20/transaction
<i>Electronic Loan Payments by phone are limited to \$2500 per transaction</i>	

¹Other check designs available at additional cost

²\$25 or the amount of the returned convenience check, whichever is less

³Fee applies if account is inactive for more than 12 months. Regular certificates and IRA certificates are excluded.

⁴Please select "Check Reorder" under "Additional Options" on our Online Banking platform for more information.



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